

Great Neighborhoods Committee Pre-Read: Setting the Foundation

JANUARY 24, 2022



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Great Neighborhoods Committee Overview

Great Neighborhoods Committee

Committee Purpose Statement:

The committee reviews and recommends policy related to comprehensive initiatives designed to create affordable housing and provide opportunities that align with creating great neighborhoods.

Great Neighborhoods Committee

Committee

- ◀ Victoria Watlington, Chair
- ◀ Malcolm Graham, Vice-Chair
- ◀ Renee' Johnson
- ◀ Matt Newton
- ◀ Greg Phipps

Staff Support Team

- ◀ Shawn Heath, City Manager's Office
- ◀ Rebecca Hefner, Housing & Neighborhood Services
- ◀ Julia Martin, City Manager's Office
- ◀ Cherie Smith, Economic Development

Fourth Monday of each month at 1:00 pm

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2022 Calendar

- January 24
- February 28
- April 25
- May 23
- June 27
- *No meetings in July and August*
- September 26
- October 24
- November 28

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City Council Priority Mapping

City Council Key Initiatives

	Great Neighborhoods	Safe Communities	Transportation, Planning, and Environment	Workforce and Business Development	Well-Managed Government
Affordable Housing	P	P	S	S	✓
Corridors of Opportunity (SAFE Charlotte)	P	P	P	P	✓
Mobility	P	S	P	S	✓
Charlotte 2040 and UDO (SEAP)	P	S	P	S	✓
Arts and Culture	S	S	S	P	✓
Hire Charlotte	S	P	S	P	✓
Core Services	✓	✓	✓	✓	✓

P = Primary relationship, direct impact on a priority; S = Secondary Relationship, indirect impact/relationship on a priority

Note: Priority Mapping matrix presented at City Council Fall Strategy Meeting in Winston-Salem on October 26, 2021

Great Neighborhoods Work Priorities

	Policy	Informational Update
Creation and Preservation of Affordable Housing	<ul style="list-style-type: none"> Current Policy Framework 	<ul style="list-style-type: none"> <i>Housing Trust Fund</i> <i>Accessory Dwelling Unit (ADU) Pilot Program</i> <i>Homeownership Programs</i>
Anti-Displacement		<ul style="list-style-type: none"> <i>NEST Commission</i> <i>Staying in Place Pilot</i> <i>Displacement Dashboard</i>
Housing Access	<ul style="list-style-type: none"> Source of Income Protections in City Supported Housing 	<ul style="list-style-type: none"> <i>Source of Income Ad Hoc Advisory Committee Recommendations</i> <i>Fair Chance Housing</i>
Economic Mobility & Jobs		<ul style="list-style-type: none"> <i>Corridors of Opportunity (ED)</i> <i>HIRE Charlotte (ED)</i> <i>Equity in Governance (EEE)</i>
Neighborhood Engagement		<ul style="list-style-type: none"> <i>Neighborhood and Community Engagement Programs</i> <i>Community Engagement Framework (EEE)</i>

Guiding Questions

- ◀ **What does the data currently tell us about the state of housing and neighborhoods?**
- ◀ **What is the status of open referrals/policy questions?**
- ◀ **What are we working towards?**



Current State of Housing & Neighborhoods



Neighbors Building Neighborhoods

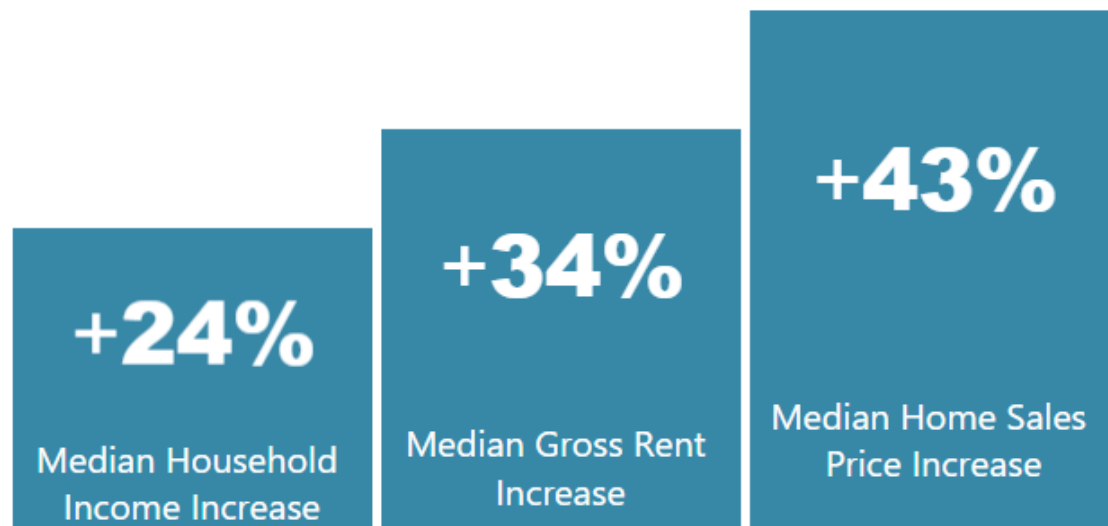
- ◀ 606 unique Organizations registered through the Neighborhood Organization Contact List (NOCL)

<https://www.charlottenc.gov/nocl>

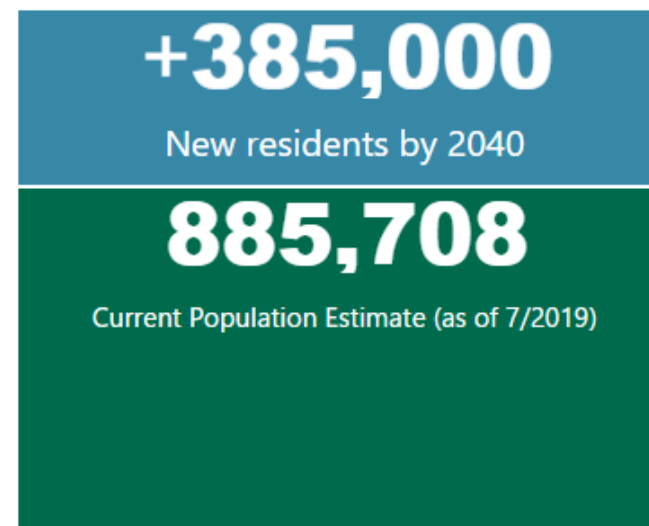
Housing Costs

Charlotte is a vibrant and desirable city, but rapid growth and changing development patterns have also led to a significant increase in housing costs, while growth in wages and incomes are not keeping pace. Rising costs can result in the displacement of vulnerable residents, including low-income renters, seniors, and persons of color, especially African-American and Latinx residents.

Over the past five years, both rent and home sales prices in Charlotte have outpaced growth in wages and income, making our city less accessible to low- and moderate-income residents.



By 2040, Charlotte is expected to grow by another 385,000 persons, contributing to increased costs and growing displacement risk in the future.



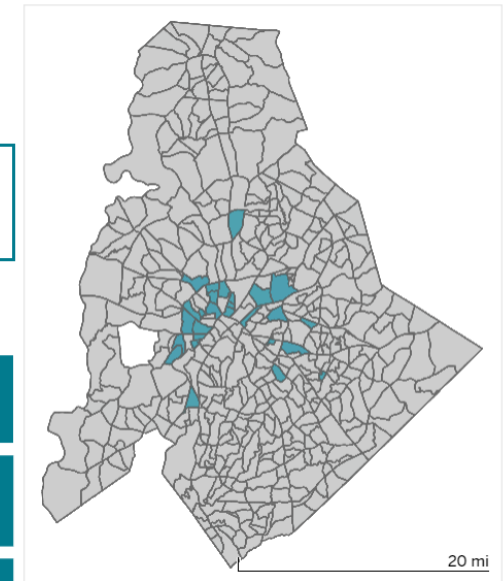
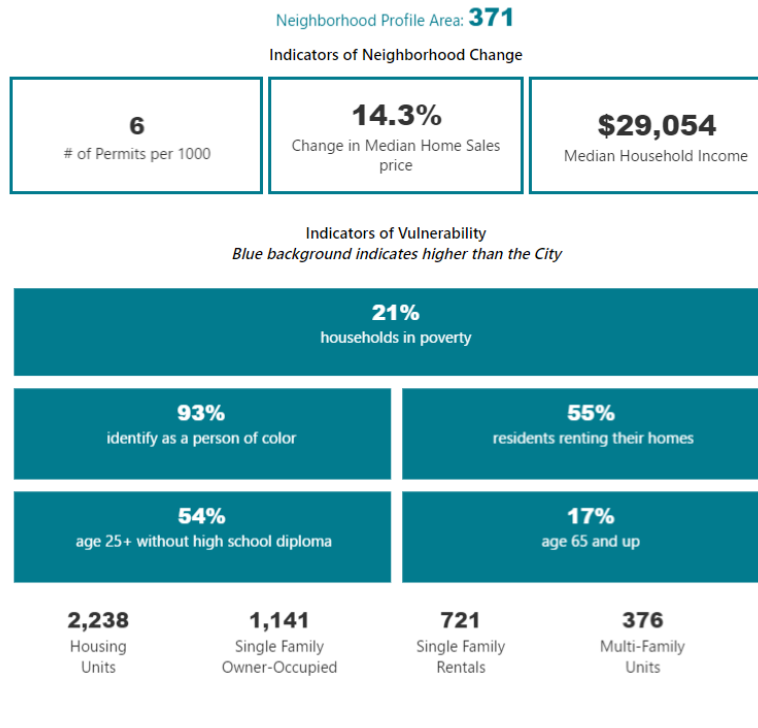
Displacement Risk by Neighborhood

- ◀ The risk for displacement is highest in areas where indicators of vulnerability intersect with rising housing costs and increased construction and housing market activity
- ◀ Broad partnerships and collective investments in these areas can stabilize neighborhoods, mitigate displacement risk, and support residents who choose to stay in place

The risk for displacement is highest in areas where vulnerability indicators compound and intersect with rising housing costs and increased construction and housing market activity. Using neighborhood change indicators from the [Housing Locational Tool](#) and vulnerability indicators from [Charlotte Future 2040](#), this map identifies neighborhood areas facing high displacement risk today. Broad partnerships and collective investments in these areas can mitigate displacement risk and support residents who choose to stay in place. [Click here to read more about the methodology and sources](#)



Click on a neighborhood to explore more information. Click on the neighborhood again to view full map



Areas of Greatest Displacement Pressure

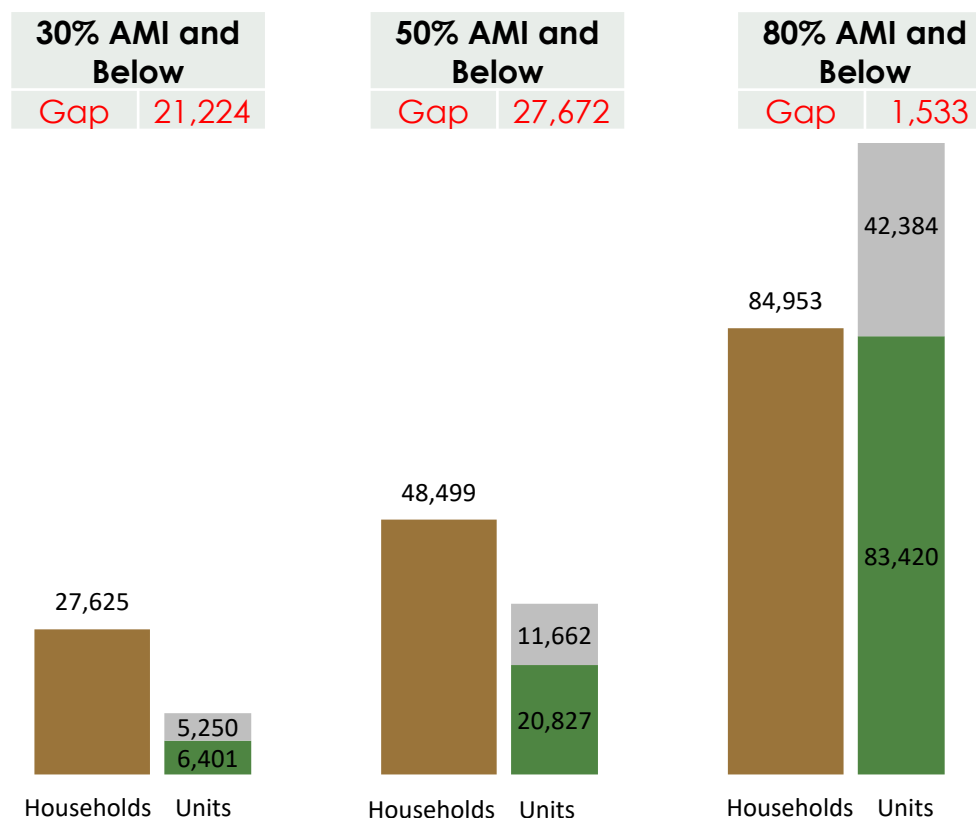


[Back to Landing Page](#)

<https://tableau.charlottenc.gov/t/Public/views/CommunityDisplacement/LandingPage?%3Aiid=1&%3AisGuestRedirectFromVizportal=y&%3Aembed=y>

Housing Gap & Rental Mismatch

As of 2019, there was a need for approximately **27,600** units affordable to households at <50% AMI.



The **housing gap** is calculated as the difference in the **number of households** and the **number of affordable and available rental units** at each level of AMI.

The gap in affordable rental housing is partly a function of rental mismatch – that is, households that are **renting down** in AMI level, either by necessity or by choice. In 2019, rental mismatch contributed to a gap at all levels of AMI, even at <80% AMI where there were more units (supply) than households (demand).

■ # of Renter Households

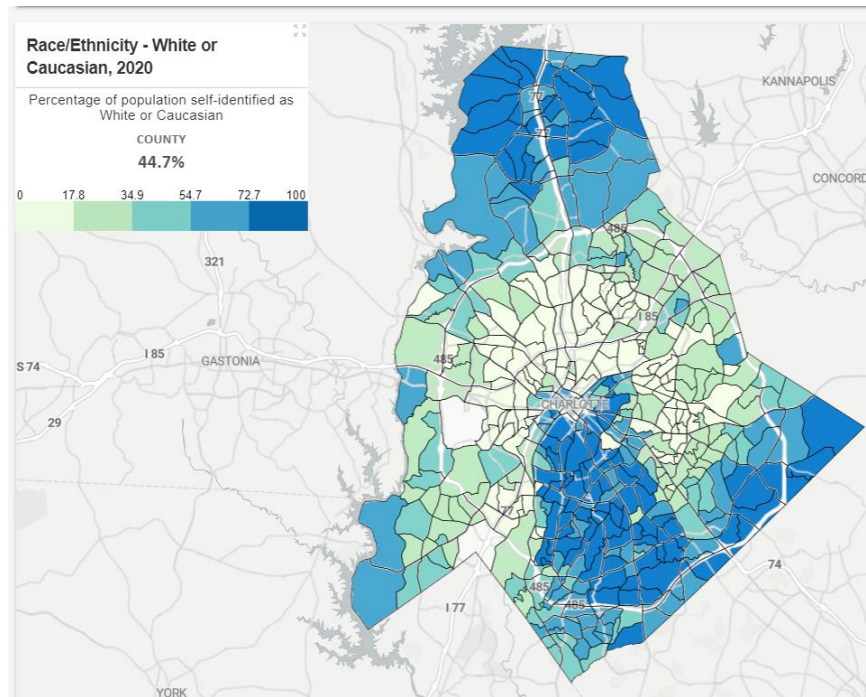
■ # of Rental Units, with households renting down

■ # of Rental Units, Affordable and Available

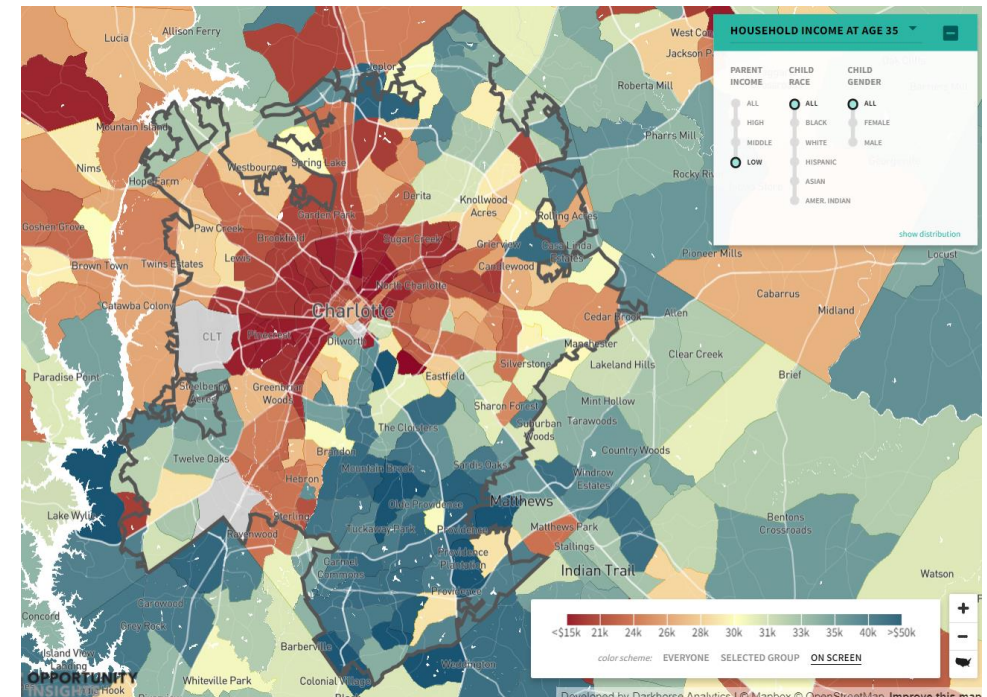
Source: U.S. Census, American Community Survey, Public Use Microdata Sample, 1-Year Estimates, 2019. Accessed from <https://www.census.gov/programs-surveys/acs/data/pums.html>

Segregation and Economic Mobility

- ▶ Neighborhood-level patterns of segregation by race/ethnicity and income have contributed to low economic mobility in Charlotte
- ▶ A place-based focus on supporting residents and building strong neighborhoods can help bridge the mobility gap



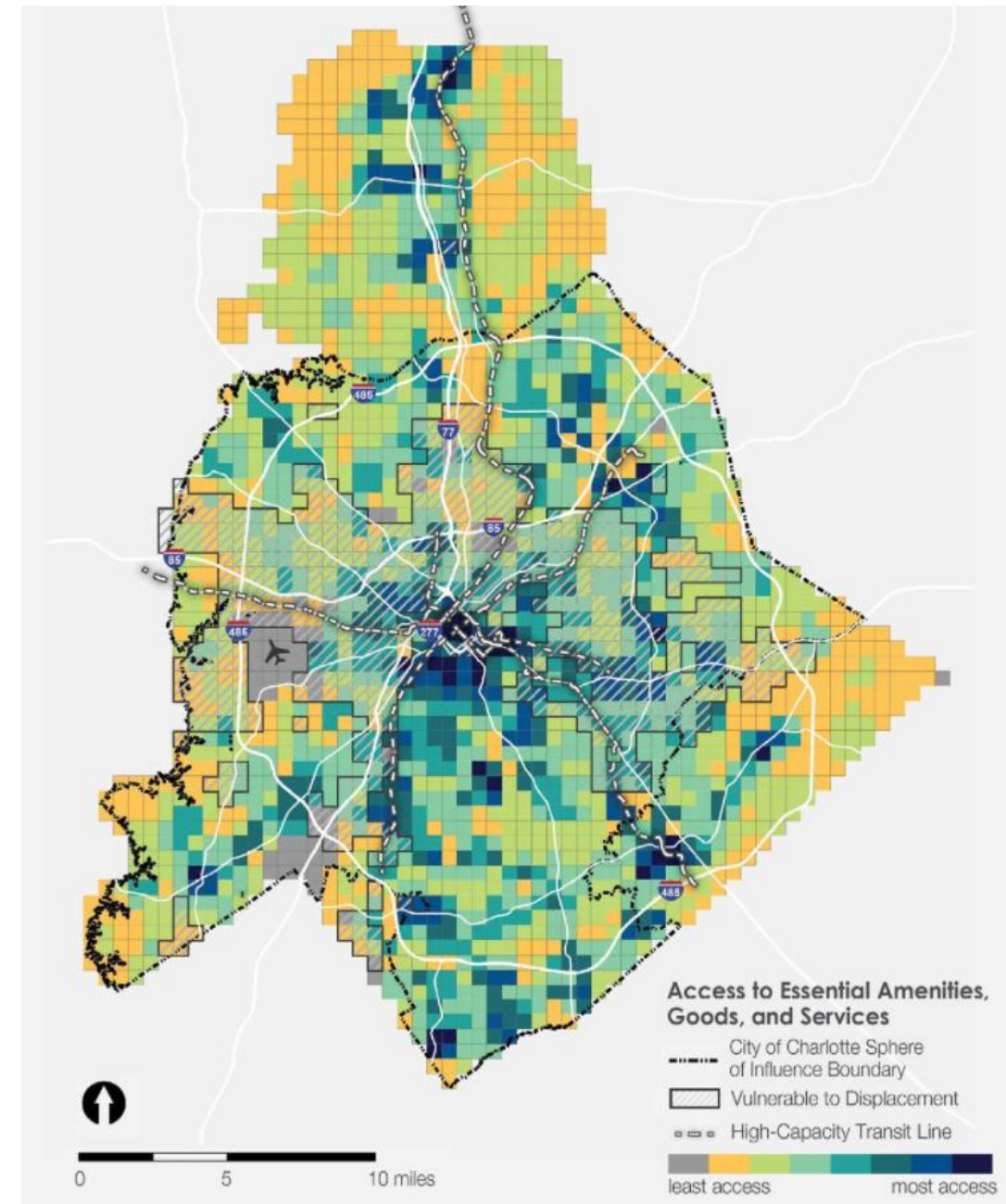
Quality of Life Explorer: mcmmap.org/qol



Opportunity Atlas: opportunityatlas.org

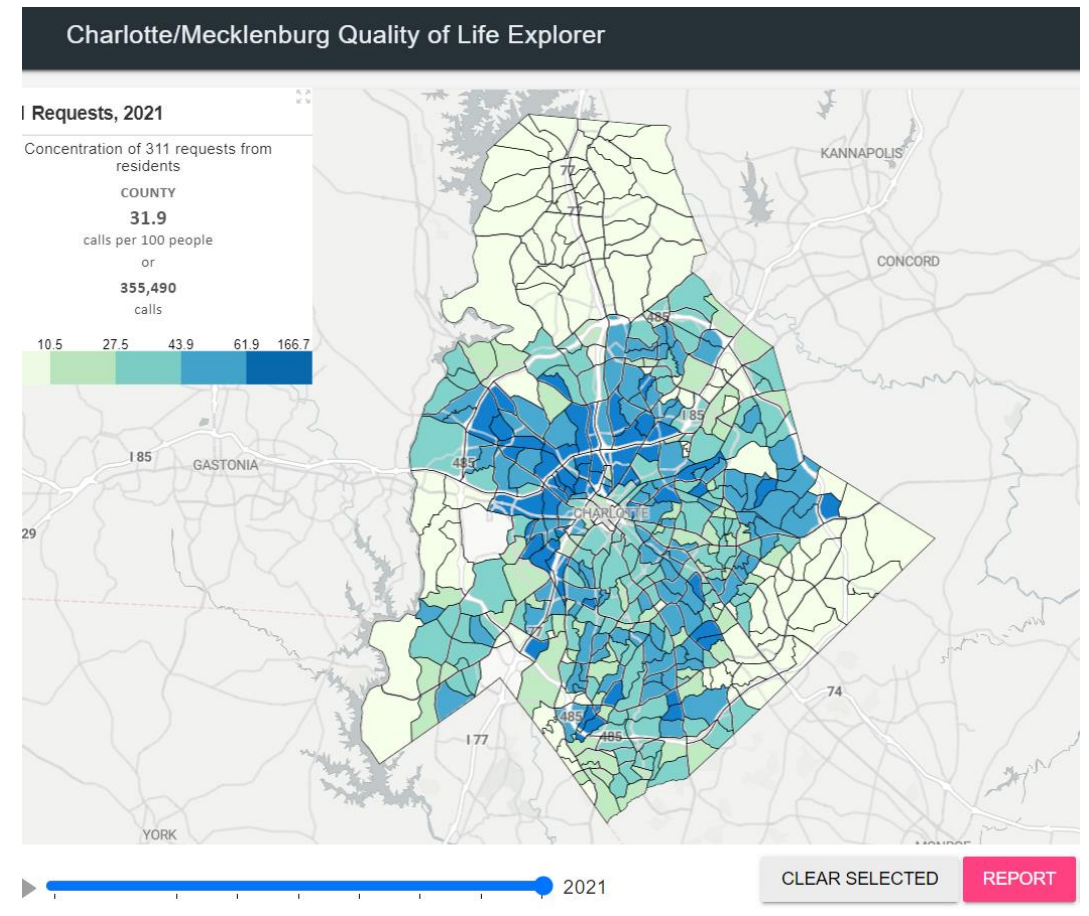
Access to Essential Amenities

- ◀ Access to essential amenities, goods and services is part of creating healthy, vibrant neighborhoods
- ◀ The [Equitable Growth Framework](#) of Charlotte's 2040 Comprehensive Plan measures proximity to essential services such as childcare, parks, community facilities, fresh food, health care, financial services, and internet



311 Service Requests

Common Requests	# Requests 2021 / % of overall requests	
Charlotte Water <i>Billing, Move-in/Out, Leaks/Repairs</i>	385,114	46%
Solid Waste Services <i>Bulky Items, Yard Waste, Recycling, Cart Repair</i>	253,140	30%
CMPD <i>File A Report, Lost/Stray Animal, Towing</i>	121,991	14%
Tax Office <i>Billing Inquiry/Payment</i>	50,008	6%
Housing & Neighborhood Services <i>Health & Sanitation, Zoning, Housing Code</i>	28,008	3%



Represents calls for service for the 2021 calendar year (Jan 1 – Dec 31); total overall calls for service during this time: 845,505



Existing Policy Framework

Housing Charlotte Framework

Adopted August 2018

- ◀ **A framework to guide the City's housing investments for building and expanding access to opportunity**
- ◀ **Core Considerations:**
 - Increasing capacity to serve low-income households; focusing on 60% AMI and below
 - Serving households vulnerable to displacement
 - Using housing investments to build and expand access to opportunity
 - Community partners are critical
- ◀ **2020: Reviewed and updated by the Housing Task Force.**



Read the Framework: <https://charlottenc.gov/housing>

Housing Charlotte Framework Objectives



Tyvola Crossing Apartments

1. Expansion

Expand the supply of rental and owner occupied housing, and ensure residents can become homeowners



St. Johns Place

2. Preservation

Preserve the affordability, and preserve or improve the quality, of existing rental housing stock



House Charlotte

3. Support Family Self-Sufficiency

Help families achieve self-sufficiency by stabilizing existing homeowners

Affordable Housing Location Guidelines

Approved January 2019

◀ **Applicable to:**

- Multi-family rental with 24 or more units funded in whole or in part by local, state or federal funding sources

◀ **Not applicable to:**

- 9% LIHTC and developments for seniors , disabled, special needs; Multi-family less than 24 units; Single-family

◀ **Undergo site scoring to evaluate:**

- Proximity to Amenities
- Income Diversity
- Access
- Neighborhood Change

◀ **Location Score is one element of evaluation criteria**

Read the Location Guidelines: <https://charlottenc.gov/HNS/Housing/Strategy/Pages/default.aspx>

City Owned Land Guidelines

Approved February 2019



- ◀ Regularizes a periodic review of all City owned land for opportunities for affordable housing
- ◀ Establishes guiding principals and goals for affordable housing developments utilizing City owned land
 - 20-30-year affordability periods, with preference for longer terms
 - Emphasis on proposals that
 - *Serve households earning 80% AMI and below*
 - *Use of public land reduces other public funding requests*
- ◀ Development proposals sought through competitive RFP process

Naturally Occurring Affordable Housing (NOAH) Policy Guidelines

Approved March 2019

- ◀ Establishes guiding principals and goals for supporting the preservation of NOAH developments, including:
 - Maintain majority of rents @ 80% AMI and below
 - Prioritize funding for units @ 60% AMI and below
 - 10% of units available to 30% AMI (through vouchers)
 - Deed restricted for a minimum of 15-years
 - Limits displacement of current residents



Read the Guidelines: <https://charlottenc.gov/HNS/Housing/Strategy/Pages/default.aspx>

City Ordinances

Enforced through Code Enforcement

Minimum Housing Code	Non-Residential Building Code	Zoning Ordinance	Health & Sanitation	Boarded Up Structures
<ul style="list-style-type: none">• Defines minimum standards of fitness for dwellings• <i>Updated in 2019</i>	<ul style="list-style-type: none">• Defines minimum standards of fitness for commercial buildings• <i>Updated in 2021</i>	<ul style="list-style-type: none">• Regulates allowed use of property based on defined zoning classifications	<ul style="list-style-type: none">• Requires property owners to maintain premises in a safe & sanitary condition	<ul style="list-style-type: none">• Requires registration of boarded up structures

More Information on Code Enforcement: <https://charlottenc.gov/HNS/Code/Pages/default.aspx>

An illustration in the background shows a yellow house with a grey roof. Three grey silhouettes of people are shown building the house: one is on the ground, another is on a yellow block, and a third is on top of the block, reaching up. The house is set against a light pink background with a pattern of white diamond shapes.

Status of Current Initiatives

Source of Income Ad Hoc Committee

- ◀ **In February 2021, City Council approved the creation of an Ad Hoc Advisory Group to:**

Develop recommendations for program enhancements and process improvements that will increase the acceptance of all forms of rental subsidies, including the Housing Choice Voucher program (HCV), the largest source of rental subsidies in our community.

- ◀ **Ad Hoc Committee met monthly May – December 2021**
- ◀ **Recommendations will be presented to Great Neighborhoods Committee in February 2022**

NEST Commission

- ◀ **NEST Commission, appointed by Mayor and City Council in 2021, is charged with reviewing and recommending specific anti-displacement strategies and specific tools for protecting residents of moderate to high vulnerability of displacement.**
- ◀ **Commission will convene in February 2022**



FY 2021 Highlights & Accomplishments

The information on the following pages does not include Pandemic relief funded by various federal allocations. Council has separately received updates specific to Pandemic relief.

Housing Continuum

◀ **The City provides a continuum of housing services that meets residents where they are:**

- Homeless Support
- Rent & Relocation
- Housing Rehabilitation
- Preservation & New Construction
- Homeownership

◀ **FY 2021: Across the continuum of housing initiatives:***

- Approximately 9,500 persons were assisted
- Totaling \$31,293,765



* Includes units created/preserved; does not include RAMP or other pandemic relief

A close-up photograph of two hands, one with a white manicure, gently cupping a small, white paper cutout of a house. The house has a simple triangular roof and a rectangular body with a window divided into four smaller panes. The background is a soft, out-of-focus light gray.

Homeownership

Homeownership House Charlotte

- ◀ Open to all Charlotte households earning 110% AMI and below
- ◀ \$7,500 - \$17,000 down payment assistance based on household income and location
- ◀ 5, 10 or 15-year forgivable loans (5-years for *Public Service employees*)
- ◀ **FY 2021: 248 loans / \$1,989,711**
- ◀ **Additionally, 730 households received housing counseling**





**Helping local
heroes be
homeowners.**

Homeownership Community Heroes

- ◀ Partnership with FHLB-Atlanta
- ◀ Households earning 80% - 120% AMI
- ◀ Up to \$30,000, forgivable after 10-years
- ◀ **FY 2021: 31 loans / \$718,820**
- ◀ Employment Eligibility
 - Police, Fire, First Responders
 - School Teachers
 - Healthcare Workers
 - Homeless Shelter Social Workers, Case Workers, Counselors
 - DSS Social Workers, Case Workers
 - Grocery or Pharmacy Workers
 - Childcare Workers
 - Supply Chain Workers (USPS, FedEx, UPS, Amazon Warehouse)

Homeownership Acquisition, Rehabilitation & Resale



- ◀ \$2.1 M Partnership with Habitat for Humanity and Red Cedar / Urban Trends
- ◀ Acquisition of for-sale single-family homes in need of repair
- ◀ Following completion of repairs, homes sold to 80% AMI and below households
- ◀ **FY 2021: 3 units completed and sold to homeowners, 15 units under construction**



Preservation & New Construction



Preservation & New Construction Housing Trust Fund

- ◀ City investment leveraged with private-sector funds
- ◀ Developer owns property; City receives long-term deed restriction to ensure continued affordability
- ◀ Serves households earning 80% and below AMI
- ◀ **Minimum of 20% of total units must serve 30% AMI households**
- ◀ **At least 10% of units must be targeted to households with rental subsidies**



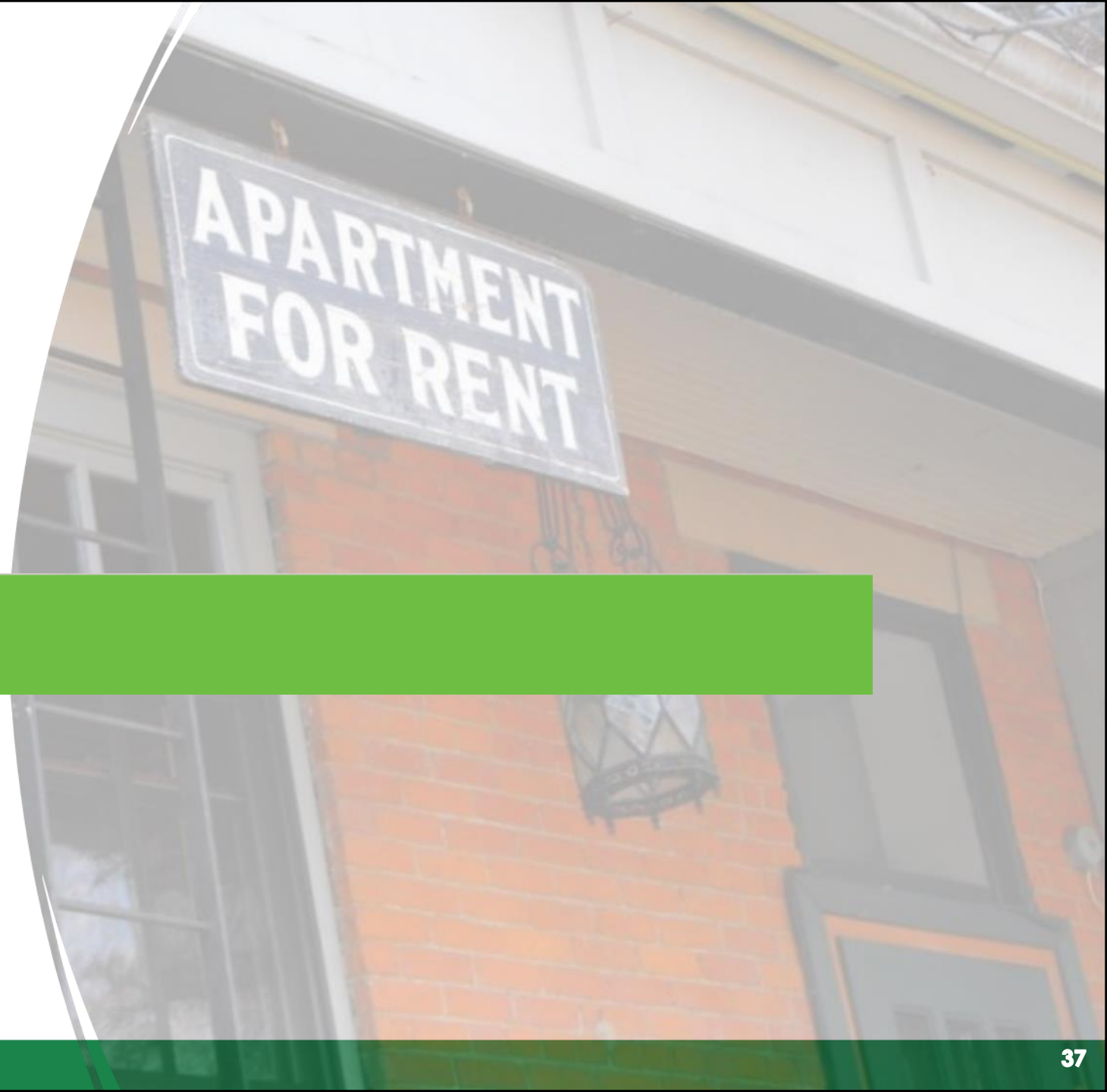
Housing Trust Fund

◀ What we achieved with the 2018/2020 bonds thus far (\$100 million)

- **4,837 units financed**, including
 - *1,194 units preserved*
 - *194 shelter beds*
 - *3,449 new multi-family & for-sale units*
- **\$87,584,600 awarded**



Rental Assistance



Rental Assistance

NOAH Rental Subsidy Program

- ◀ Creates new local long-term rental subsidy for 30% AMI households and below
- ◀ NOAH owners provide:
 - 20-year minimum long-term deed restrictions
 - Commitment to provide 20% of all units to 30% AMI households and below
 - Set aside at least 10% of units for the City's rental subsidy programs
 - No displacement of current residents
- ◀ FY 2021: Pilot created 22 rental subsidies
- ◀ *After successful pilot, program was approved in FY 2022 with over 50 additional subsidies created since that time*



Rental Assistance

Tenant Based Rental Assistance (TBRA)

- ◀ Temporary rent subsidies for 60% AMI and below households
- ◀ FY 2021:
 - 50 households assisted
 - \$428,387



Rental Assistance

Emergency Rent & Utility Assistance

FY 2021:

◀ **1,172 Households assisted**

◀ **\$320,092**



**CRISIS
ASSISTANCE
MINISTRY**

Rental Assistance

Housing Opportunities for People with AIDS (HOPWA)

FY 2021:

◀ **648 Individuals assisted**

- Housing
- Tenant-Based Rental Assistance
- Supportive Services

◀ **\$2,523,040**



*...providing Comprehensive
AIDS
Resources &
Education*



Housing Rehabilitation



Housing Rehabilitation / Staying in Place

Safe Home Rehabilitation

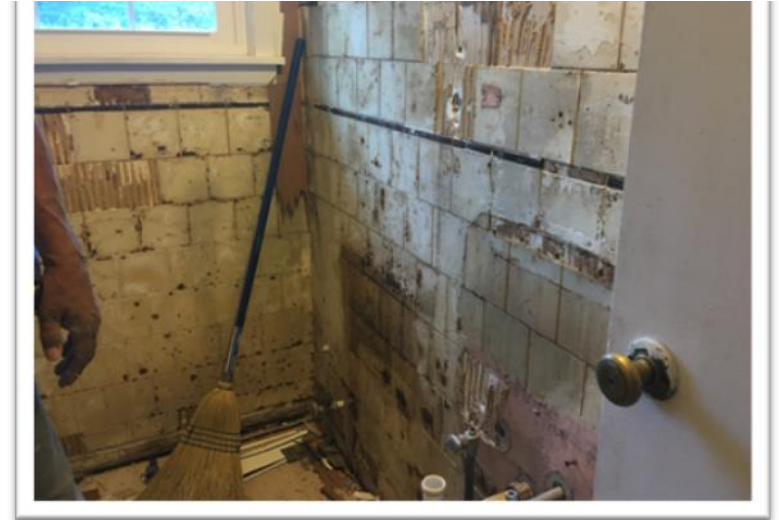
◀ Single-family rehabilitation assistance for low-income residents through deferred zero interest forgivable loans

◀ **FY 2021:**

- 18 units completed
- 69 in progress
- \$1,338,793*

◀ **\$1.3M Lowes Grant to assist Beatties Ford Road corridor**

*Includes both the Safe Home and TLC by CLT programs



Housing Rehabilitation / Staying in Place

TLC by CLT

- ◀ Camp Greene and Lincoln Heights were initial areas of focus
- ◀ Revolution Park and Washington Heights added in 2018
- ◀ **2021:**
 - 9 units completed
 - 12 in progress
 - \$1,338,793*



*Includes both Safe Home and TLC by CLT

Housing Rehabilitation / Staying in Place

LeadSafe Charlotte

◀ Testing & remediation for lead-based paint in homes built prior to 1978.

◀ **2021:**

- 11 units completed
- 25 units in progress
- \$434,791



Housing Rehabilitation / Staying in Place

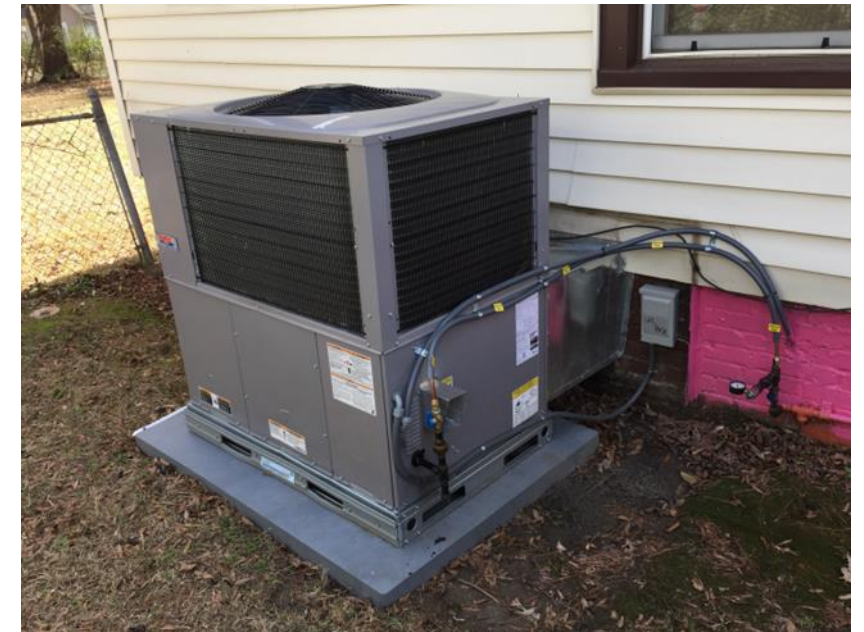
Emergency Repair

◀ Life, health and safety repair help for low-income homeowners, for conditions that have occurred in the last 72 hours

- Winter heating system repairs
- Water heaters
- Ruptured water pipes

◀ **FY 2021:**

- 94 units completed / 15 in progress
- \$516,743



Homeless Support

- ◀ The City supports efforts to end and prevent homelessness through a number of initiatives. Examples include:
 - **Housing Trust Fund** (shelter expansion and supportive housing developments)
 - **Emergency rental and utility assistance** to keep people in their homes (Crisis Assistance Ministry)
 - **Emergency Solutions Grants**
 - **A Way Home Endowment**
 - Most recently, **federal Covid relief** (CARES Act, etc.)
- ◀ Over \$68 million in homeless support since 2018



Photo Credit: Charlotte Observer

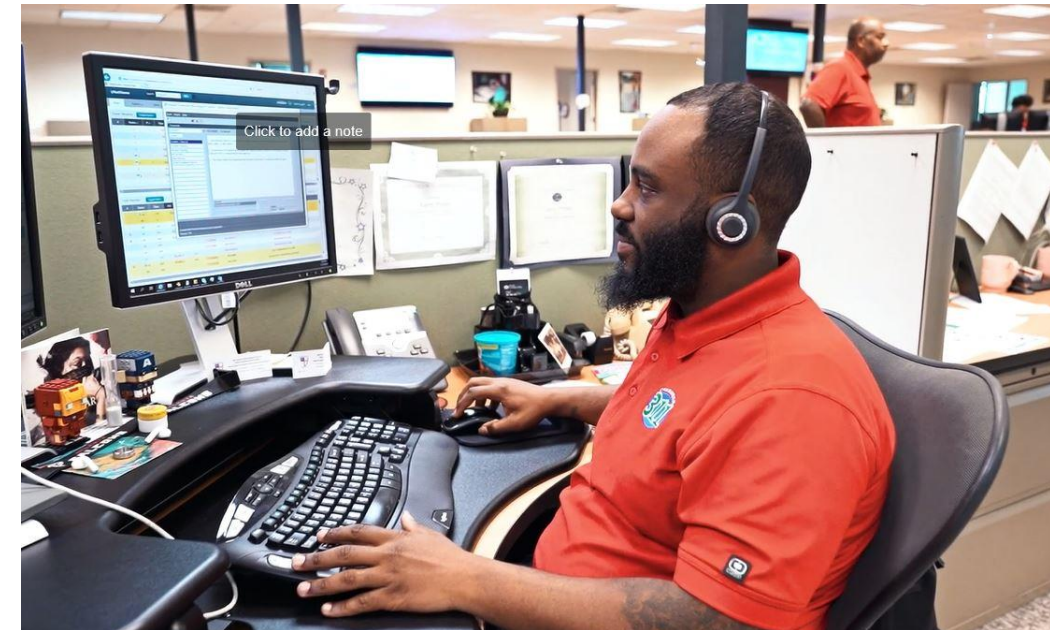


Our Other Divisions

**Focused on Creating
& Sustaining Healthy
Neighborhoods**

CharMeck 311

- ◀ **Access to Information and Services is critical** to an engaged and supported community
- ◀ **In FY 2021, 311 answered 854,505 calls**
- ◀ 60.5% of calls answered within 30 seconds
- ◀ Missed no operating days during the Pandemic
- ◀ Played a crucial role in connecting residents to resources such as rent and mortgage assistance and financial navigators during the pandemic



FY 2021 Accomplishments

Community Engagement

Empowering neighborhoods through increased leadership capacity and funding resources is critical to helping residents create neighborhoods they love

- ◀ 105 Community Grants awarded to implement community-initiated projects, with a total of 9,961 volunteer hours completed by residents
- ◀ Served 1,268 residents through 54 virtual training experiences
- ◀ 352 volunteer groups participating in Keep Charlotte Beautiful Adopt-a-City Street program; over 400 miles of streets adopted and 2,419 bags of litter collected
- ◀ Innovations
 - Developed virtual community training platforms to engage residents
 - Developed virtual youth internships
 - Created Little Free Pantry and Virtual Meeting grant opportunities



FY 2021 Accomplishments

Code Enforcement

- ◀ **Health and Safety of Charlotte's neighborhoods and housing stock** is critical to neighborhood stability and quality of life
- ◀ **Over 65,000 cases Investigated in 2021:**
 - 2,132 Minimum Housing Cases
 - 55,740 Nuisance Cases
 - 7,694 Zoning Cases
 - 65 Non-Residential Building Code



Office of Equity, Mobility & Immigrant Integration

The OEMII serves as the City's equity advisors and seeks to catalyze efforts to advance economic mobility and Immigrant integration

FY21:

- ◀ Awarded 17 SAFE Charlotte grants to community organizations
- ◀ Adoption of City-wide Language Access Policy
- ◀ Partnered with Strategy & Budget to review City department racial equity tools

